

Form COD

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In re:

Bankruptcy Case No.: 23-21516-GLT
Chapter: 13

Donald D. Kreisberg Jr.

Debtor(s)

**ORDER DIRECTING FURTHER ACTION IN RESPONSE TO CHAPTER 13
TRUSTEE'S CERTIFICATE OF DEFAULT REQUESTING DISMISSAL**

WHEREAS, the Trustee filed and served a *Certificate of Default Requesting Dismissal of Case*, alleging that the Debtor(s) failed to make regular plan payments and is in material default under the plan,

IT IS HEREBY ORDERED that, on or before **twenty-one (21) days from the date of this Order**, Debtor(s) must file (1) *Documentary Proof of Payment* according to the accompanying *Instructions*, (2) a *Notarized Affidavit or Declaration* under penalty of perjury that states Debtor(s)' current mailing address and includes (a) an explanation of Debtor(s)' failure to comply with the current plan payment and/or (b) a statement setting forth why the Debtor(s) disputes the *Certificate of Default*.

IT IS FURTHER ORDERED that to the extent the Debtor(s) does not contest that the Debtor(s) is in default of the current plan, the Debtor(s) shall file **one** of the following within twenty-one (21) days of the date of this Order to avoid dismissal of the instant bankruptcy case:

A. a *Notice of Proposal to Cure Plan Defaults* in a form that substantially complies with the form available on Judge Taddonio's 'Forms' webpage (and which can be directly accessed at <https://www.pawb.uscourts.gov/sites/default/files/forms/GLT-form-ch13-4.pdf>). Said Notice shall include a date and time for the Conciliation Conference on the proposed cure selected from a date listed on the Trustee's Website, which date shall be no less than 30 and no more than 60 days after the date of the Notice;

OR

B. a *Notice of Proposed Modification to Plan* (in a form which substantially complies with the form found on Judge Taddonio's 'Forms' webpage and can be directly accessed at <https://www.pawb.uscourts.gov/sites/default/files/forms/GLT-form-ch13-5.pdf>) and an *Amended Plan*. (in accordance with the provisions of the *Chapter 13 Initial Case Management Order*) to the extent the Debtor(s) assert they can confirm and perform an *Amended Plan* to remain in Chapter 13. Debtor(s) must make all plan payments in accordance with the *Amended Plan* pending its confirmation. If the Debtor(s) defaults on such plan payments, and if the Trustee moves for dismissal of this case, the case will be **DISMISSED**, without further notice or hearing;

OR

C. a *Stipulated Order Modifying Plan* in a form that substantially complies with the form available on Judge Taddonio's 'Forms' webpage (and which can be directly access at <https://www.pawb.uscourts.gov/sites/default/files/forms/GLT-form-ch13-3.pdf>), and filed in accordance with the procedures as set forth in the *Chapter 13 Initial Case Management Order* regarding Stipulated Orders Modifying Plans.

Provided the Debtor(s) files a *Notice of Proposal to Cure Plan Defaults* or a *Notice of Proposed Modification to Plan* and *Amended Plan* the matter will follow the Court's standard conciliation/confirmation process as set forth in the *Chapter 13 Initial Case Management Order*.

Dated: July 16, 2025

Gregory L Taddonio
United States Bankruptcy Judge

INSTRUCTIONS FOR DOCUMENTARY PROOF OF PAYMENT

In response to the Trustee's *Certificate of Default Requesting Dismissal of Case*, Debtor(s) must file *Documentary Proof of Payment* that at least one full plan payment has been submitted to the Trustee since the Trustee filed and served the *Certificate of Default*.

The *Documentary Proof of Payment* must include a copy of a money order, cashier's check, earnings statement(s) or pay stub(s) showing payroll or benefit deduction(s) used to make the plan payment.

The *Documentary Proof of Payment* must also include a copy of the Trustee's printout of the Debtor(s)' payment history of receipts (available on the Trustee's website) indicating the amounts and dates of payments received by the Trustee.

Debtor(s)' case name and bankruptcy case number must be included on the payment. The plan payment must be sent to the Chapter 13 Trustee's lock box bank account addressed to:

Ronda J. Winnecour, Trustee
P.O. Box 84051
Chicago, IL 60689

In re:
Donald D. Kreisberg, Jr.
Debtor

Case No. 23-21516-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

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Date Rcvd: Jul 16, 2025

Form ID: pdf900

Total Noticed: 38

The following symbols are used throughout this certificate:

Symbol **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 18, 2025:

Recip ID	Recipient Name and Address
db	+ Donald D. Kreisberg, Jr., 216 Dorsay Valley Drive, Cranberry Twp, PA 16066-3770
15636638	OBX 2020-EXP3 Trust et al, NewRez LLC et al, Bankruptcy Department, PO Box 10826, Greenville, SC 29603-0826
15619371	+ Wells Fargo/Personal Loan, Attn: Bankruptcy, Po Box 71092, Charlotte, NC 28272-1092

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: bnc@bass-associates.com	Jul 17 2025 00:18:00	Accelerated Inventory Mgt, LLC, Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083
cr	Email/Text: JCAP_BNC_Notices@jcap.com	Jul 17 2025 00:19:00	Jefferson Capital Systems, LLC, P.O. Box 23051, Columbus, GA 31902-3051
15636937	+ Email/Text: bnc@bass-associates.com	Jul 17 2025 00:18:00	Accelerated Inventory Mgt. LLC, Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite 200, Tucson, AZ 85712-1083
15619353	+ Email/PDF: AffirmBKNotifications@resurgent.com	Jul 17 2025 00:46:46	Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716
15631106	Email/PDF: bncnotices@becket-lee.com	Jul 17 2025 00:45:47	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15619354	+ Email/PDF: bncnotices@becket-lee.com	Jul 17 2025 00:34:06	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
15619355	+ Email/Text: creditcardbkcorrespondence@bofa.com	Jul 17 2025 00:18:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
15636413	Email/Text: creditcardbkcorrespondence@bofa.com	Jul 17 2025 00:18:00	Bank of America, N.A., PO Box 673033, Dallas, TX 75267-3033
15619356	+ Email/PDF: ais.chase.ebn@aisinfo.com	Jul 17 2025 00:34:35	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850-5298
15619357	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 17 2025 00:34:32	Citibank, Citicorp Cr Svrs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
15619358	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 17 2025 00:34:09	Citibank/Best Buy, Citicorp Cr Svrs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
15619359	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 17 2025 00:34:31	Citibank/The Home Depot, Citicorp Cr Svrs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
15619360	+ Email/Text: GSBankElectronicBankruptcyNotice@googlemail.com	Jul 17 2025 00:19:00	Goldman Sachs Bank USA, Attn: Bankruptcy, Po Box 70379, Philadelphia, PA 19176-0379
15819029	Email/Text: JCAP_BNC_Notices@jcap.com		

District/off: 0315-2

User: auto

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15625327	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Jul 17 2025 00:19:00	JEFFERSON CAPITAL SYSTEMS LLC, PO Box 7999, St Cloud MN 56302
15655500	+ Email/Text: JCAP_BNC_Notices@jcap.com	Jul 17 2025 00:18:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
15619362	Email/Text: Bkynotices@lendingpoint.com	Jul 17 2025 00:19:00	Jefferson Capital Systems, LLC, PO Box 772813, Chicago, IL 60677-0113
15633011	Email/PDF: resurgentbknotifications@resurgent.com	Jul 17 2025 00:19:00	LendingPoint LLC., Attn: Bankruptcy, 1201 Roberts Blvd Suite 200, Kennesaw, GA 30144
15619361	+ Email/Text: Documentfiling@lciinc.com	Jul 17 2025 00:18:00	Lendclub Bnk, Attn: Bankruptcy, 595 Market Street, Suite 200, San Francisco, CA 94105-2802
15638188	+ Email/Text: Documentfiling@lciinc.com	Jul 17 2025 00:18:00	LendingClub Bank, NA, P.O. BOX 884268, Los Angeles, CA 90088-4268
15619363	+ Email/Text: Unger@Members1st.org	Jul 17 2025 00:19:00	Members 1st FCU, Attn: Bankruptcy, 5000 Marketplace Way, Enola, PA 17025-2431
15619364	Email/Text: bankruptcy@oliphantfinancial.com	Jul 17 2025 00:19:00	Oliphant Usa, 1800 2nd St, Sarasota, FL 34236
15638600	Email/Text: Bankruptcy.Notices@pnc.com	Jul 17 2025 00:18:00	PNC Bank, National Association, PO Box 94982, Cleveland, OH 44101
15636783	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 17 2025 00:45:35	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15630431	+ Email/Text: enotifications@santanderconsumerusa.com	Jul 17 2025 00:19:00	SANTANDER CONSUMER USA, P.O. Box 560284, Dallas, TX 75356-0284
15619365	+ Email/Text: enotifications@santanderconsumerusa.com	Jul 17 2025 00:19:00	Santander Financial, 8585 North Stemmons Freeway, Dallas, TX 75247-3822
15619366	+ Email/Text: mtgbk@shellpointmtg.com	Jul 17 2025 00:18:00	Shellpoint Mortgage Servicing, Attn: Bankruptcy, Po Box 10826, Greenville, SC 29603-0826
15638943	Email/PDF: ebn_ais@aisinfo.com	Jul 17 2025 00:34:39	Synchrony Bank, by AIS InfoSource LP as agent, PO Box 4457, Houston, TX 77210-4457
15619367	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jul 17 2025 00:34:55	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15619368	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jul 17 2025 00:34:24	Synchrony/PayPal Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15619369	+ Email/Text: LCI@upstart.com	Jul 17 2025 00:18:00	Upstart, Upstart Operations/ Attn:Bankruptcy, Po Box 1503, San Carlos, CA 94070-7503
15620488	^ MEBN	Jul 17 2025 00:15:09	Upstart Network, Inc, PO BOX 1931, Burlingame, CA 94011-1931
15619370	+ Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com	Jul 17 2025 00:34:39	Wells Fargo Bank NA, Attn: Bankruptcy, 1 Home Campus Mac X2303-01a 3rd Fl, Des Moines, IA 50328-0001
15629114	+ Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com	Jul 17 2025 00:34:10	Wells Fargo Bank, N.A., 435 Ford Road, Suite 300, St. Louis Park, MN 55426-4927
15631137	Email/PDF: BankruptcynoticesCCSBKOperations@wellsfargo.com	Jul 17 2025 00:59:57	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 35

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

District/off: 0315-2

User: auto

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Recip ID	Bypass Reason	Name and Address
cr		OBX 2020-EXP3 Trust c/o Wilmington Savings Fund So
cr		Wilmington Savings Fund Society, FSB, not in its i
15631108	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15636285	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15631107	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

TOTAL: 2 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 18, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 16, 2025 at the address(es) listed below:

Name Email Address

Denise Carlon on behalf of Creditor OBX 2020-EXP3 Trust c/o Wilmington Savings Fund Society FSB dcarlon@kmllawgroup.com

Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour cmeclf@chapter13trusteedpda.com

Shawn N. Wright on behalf of Debtor Donald D. Kreisberg Jr. shawn@shawnwrightlaw.com, wrightshawn@hotmail.com;wrightshawn49@gmail.com;wrightshawncf@gmail.com;molly@shawnwrightlaw.com

TOTAL: 4